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                 **PAGES (INCLUDING COVER):**            06

**FROM**            **NAME:**                                Gregory M. Murphy, Esq.  
                 **DIRECT DIAL:**                        804-788-7365

**MESSAGE**        Application No.: 10/758,429

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**FAX ID :**                                103466690175F9E  
**DATE:**                                 Wednesday, June 06, 2007  
**TIME:**                                 10:44:34 AM

**CLIENT/MATTER NO.:**                62941.002006

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Please see the attached Proposed Agenda.

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Attorney Docket No. 62941.002006  
(formerly 64243.000006)  
Attorney Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:	)	
	)	
Merrill Brooks Smith et al.	)	
	)	
Application No.: 10/758,429	)	Group Art Unit: 2876
	)	
Filing Date: January 16, 2004	)	Examiner: D. St.Cyr
	)	
Title: SYSTEM AND METHOD FOR	)	Confirmation No. 5641
CONDUCTING A RETURN	)	
TRANSACTION FOR A PIN-	)	
ACTIVATED ACCOUNT	)	

**Proposed Agenda for June 8, 2007 10:00 AM Telephone Interview**

Examiner Daniel St. Cyr  
Phone: 571-272-2407  
Fax: 571-273-8300

Examiner St. Cyr,

Thank you for agreeing to a telephone interview on June 8, 2007 at 10:00 am regarding the above-referenced patent application. During the interview, we would like to discuss the Risafi reference in view of the proposed independent claims below. Please note that the amendments below are for discussion only.

Risafi does not disclose, upon a determination that value has not been credited to a customer account, "deactivating the stored value account and associated PIN upon a determination that the value has not been credited to the customer account; and making the stored value account available for resale." At best, Risafi discloses a debit card system that utilizes a stored value card. Upon cancellation or return of the stored value card, Risafi notes that the remaining balance is refunded to the user and the associated account is closed.

According to the present application, if the value has not been redeemed the stored value account is not closed, but rather is deactivated and is ready for resale. The stored value account in the present invention is the product, which can be returned and resold.

We look forward to speaking with you regarding this matter.